

CA
5460
09/07 7337
5430
PCT

WORLD INTELLECTUAL PROPERTY ORGANIZATION
International Bureau



INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(51) International Patent Classification ⁶ :
G06F 17/60

A1

(11) International Publication Number: WO 98/24041

(43) International Publication Date: 4 June 1998 (04.06.98)

(21) International Application Number: PCT/US97/21422

(22) International Filing Date: 25 November 1997 (25.11.97)

(30) Priority Data:
60/031,956 27 November 1996 (27.11.96) US

(71) Applicants (for all designated States except US): INTERBOLD [US/US]; 5995 Mayfair Road, North Canton, OH 44720 (US). DIEBOLD, INCORPORATED [US/US]; 5995 Mayfair Road, North Canton, OH 44720 (US).

(72) Inventors; and

(75) Inventors/Applicants (for US only): DRUMMOND, Jay, Paul [US/US]; 3205 Roanoke Street, N.W., Massillon, OH 44646 (US). BLACKSON, Dale [US/US]; 5056 Paddington Down Street, Canton, OH 44718 (US). CHEN, Lilei [CN/US]; 7816 Peachmont Avenue, N.W., North Canton, OH 44720 (US). CICHON, Bob, A. [US/US]; 2631 Green View Center, N.W., Canton, OH 44708 (US). COVERT, Mark, S. [US/US]; 3731 Frazer Street, N.W., Canton, OH 44709 (US). LEPPER, Bradrick, Q. [US/US]; 1130 Apple Grove Street, N.W., North Canton, OH 44720 (US). MOALES, Mark, A. [US/US]; 5162 Bundoran Street, North Canton, OH 44720 (US). SMITH, Mark, D. [US/US]; 1910 Hunting Valley, N.W., North Canton, OH 44720 (US). LEMLEY,

Robert, J. [US/US]; 1836 S. Old Temple Road, Lorena, TX 76655 (US). CALIFF, Michael, E., Jr. [US/US]; 1202 Gatlinburg, Pflugerville, TX 78660 (US). JOYCE, Shawn, D. [US/US]; 3413 Chaparral Drive, Temple, TX 75602 (US). MOORE, Phillip, S. [US/US]; 5109 Live Oak, Waco, TX 76710 (US). SWINGLER, Steven, C. [US/US]; 110 Martin Drive, China Spring, TX 76655 (US).

(74) Agent: JOCKE, Ralph, E.; 231 South Broadway, Medina, OH 44256 (US).

(81) Designated States: BR, CA, CN, MX, RU, US, European patent (AT, BE, CH, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE).

Published

With international search report.

Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

(54) Title: AUTOMATED BANKING MACHINE APPARATUS AND SYSTEM

(57) Abstract

The banking machine (12) include a computer (34) which reads (38) an indicia from a user's card corresponding to a system address and connects the banking machine (12) to the home or foreign servers (20, 22, 24, 26, 28, 90, 96) designated by the system address through the Internet (16) or a wide area network (18). Computer (34) then exchanges HTML documents and TCP/IP messages with servers (20, 22, 24, 26, 28, 90, 96) to conduct the user's transaction. The exchanged HTML documents and TCP/IP messages which are processed in a HTML document handling portion (76, 80, 82) are passed to a device application portion (84) and device interfacing software portion (64) in order to maintain local control of the operation of devices (30, 36) including user interfacing devices (30, 38, 40, 42, 44, 46, 44) in the automated banking machine (12). In this way the connected server (20, 22, 24, 26, 28, 90, 96) remotely operates the banking machine (12) until the completion of transactions by the user.

